

## ABSTRACT OF THE INVENTION

Systems are provided for administering employee funds and transactions utilizing a personal financial service provider system which allows comprehensive administration of employee accounts. A system for administering employee funds includes a worksite employer having a number of employees associated therewith; at least one access point configured to interface with the employees; and a personal financial service provider configured to communicate with the worksite employer and the access points, the personal financial service provider including a data center configured to store financial data associated with employees, wherein the personal financial service provider is configured to receive funds directly from the worksite employer and to disburse the funds to third parties prior to allowing the employee to disburse the funds.

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